

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
LYONS, RICHARD DANIEL § Case No. 09-02491
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Charter One Bank					
	Chase Home Loans					
	Great Lakes Credit Union					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES					
BANK OF AMERICA, N.A.					
BANK OF AMERICA, N.A.					
BANK OF AMERICA, N.A.					
BANK OF AMERICA, N.A.					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	AT&T Universal					
	Great Lakes Credit Union					
	MBNA					
	Thomson West					
	Tivoli Enterprises					
000001	YELLOW BOOK USA					
000003	CHASE BANK USA NA					
000002	DISCOVER BANK					
000004	FIA CARD SERVICES, NA/BANK OF AMERI					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

Exhibit 8

Case No: 09-02491 SQU Judge: JOHN H. SQUIRES
Case Name: LYONS, RICHARD DANIEL

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 01/28/09 (f)
341(a) Meeting Date: 03/03/09
Claims Bar Date: 10/27/10

For Period Ending: 05/17/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence	250,000.00	0.00		0.00	0.00
2. VACANT LAND	10,000.00	0.00		0.00	0.00
3. Cash	100.00	0.00		0.00	0.00
4. BANK ACCONTS	1,000.00	0.00		0.00	0.00
5. Security Deposit	500.00	0.00		0.00	0.00
6. FURNITURE	1,000.00	0.00		0.00	0.00
7. collectibles	400.00	0.00		0.00	0.00
8. CLOTHES	500.00	0.00		0.00	0.00
9. Stock	1,000.00	Unknown		0.00	Unknown
Debtor is an attorney with a contingency fee interest in a pending PI case. Trustee is waiting for resolution of litigation to collect fee and distribute to creditors					
10. VEHICLE	8,500.00	Unknown		0.00	Unknown
11. Contingent Fee Claim	0.00	42,500.00		42,500.00	FA
Debtor is an attorney who had a contingent fee case. Case was settleed by co-counsel after the Chapter 7 was filed. Debtor was entitled to receive a portion of the fee which resulted from the settlement					
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		8.41	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$273,000.00	\$42,500.00	\$42,508.41	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee received PI settlement proceeds. Will review claims and prepare TFR

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): 12/31/12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-02491 -SQU
Case Name: LYONS, RICHARD DANIEL

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3196 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: *****4359

For Period Ending: 05/17/12

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/18/10	11	O'Connor Law Group LLC 221 N. LaSalle St., Ste. 1050 Chicago, IL 60601		1129-000	21,250.00		21,250.00
10/18/10	11	Timothy O'Brien 221 N. LaSalle St., Ste. 1050 Chicago, IL 60601		1129-000	21,250.00		42,500.00
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.37		42,500.37
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.06		42,501.43
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.08		42,502.51
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	1.08		42,503.59
02/07/11	000301	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		36.06	42,467.53
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.33		42,467.86
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,468.22
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.35		42,468.57
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,468.93
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.35		42,469.28
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,469.64
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,470.00
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.35		42,470.35
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,470.71
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		54.11	42,416.60
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.35		42,416.95
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		52.29	42,364.66
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,365.02
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		52.23	42,312.79
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.36		42,313.15
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		55.49	42,257.66
02/29/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.33		42,257.99

Page Subtotals

42,508.17

250.18

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ESTATE CASH RECEIPTS AND DISBURSEMENT RECORD
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Case No: 09-02491 -SQU
Case Name: LYONS, RICHARD DANIEL

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3196 BofA - Money Market Account

Exhibit 9

Taxpayer ID No: *****4359

For Period Ending: 05/17/12

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/22/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.24		42,258.23
03/22/12		Transfer to Acct #*****4263	Final Posting Transfer	9999-000		42,258.23	0.00

COLUMN TOTALS	42,508.41	42,508.41	0.00
Less: Bank Transfers/CD's	0.00	42,258.23	
Subtotal	42,508.41	250.18	
Less: Payments to Debtors		0.00	
Net	42,508.41	250.18	

Page Subtotals

0.24

42,258.23

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-02491 -SQU
Case Name: LYONS, RICHARD DANIEL

Trustee Name: GINA B. KROL
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4263 BofA - Checking Account

Exhibit 9

Taxpayer ID No: *****4359

For Period Ending: 05/17/12

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/22/12		Transfer from Acct #*****3196	Transfer In From MMA Account	9999-000	42,258.23		42,258.23
03/23/12	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		5,000.78	37,257.45
03/23/12	003002	Yellow Book USA C/O RMS Bankruptcy Recovery Services Pob 5126 Timonium,Maryland 21094	Claim 000001, Payment 88.02404%	7100-000		10,844.06	26,413.39
03/23/12	003003	Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025	Claim 000002, Payment 88.02402%	7100-900		10,391.28	16,022.11
03/23/12	003004	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Claim 000003, Payment 88.02404%	7100-900		14,052.22	1,969.89
03/23/12	003005	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000004, Payment 88.02443%	7100-900		1,969.89	0.00

COLUMN TOTALS	42,258.23	42,258.23	0.00
Less: Bank Transfers/CD's	42,258.23	0.00	
Subtotal	0.00	42,258.23	
Less: Payments to Debtors		0.00	
Net	0.00	42,258.23	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *****3196	42,508.41	250.18	0.00
BofA - Checking Account - *****4263	0.00	42,258.23	0.00
	-----	-----	-----
	42,508.41	42,508.41	0.00
	=====	=====	=====

Page Subtotals 42,258.23 42,258.23

FORM 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD
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For Period Ending: 05/17/12

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

/s/ GINA B. KROL

Trustee's Signature: _____ Date: 05/17/12

GINA B. KROL

Page Subtotals

0.00

0.00